

MAIL TO: GRANTEE
JAN 4 1984

BOOK 1222 PAGE 576

DEED OF TRUST

Dec 19 1983 at 12:23 P.M. Same Day Recorded & Ex'd per Charles C. Keller, CLK
9th day of DECEMBER

THIS DEED OF TRUST is made this 19.83., among the Grantor, RICHARD ALAN SMITH and SHERI EVELYN SMITH, his wife
(herein "Borrower"), CHARLES H. GROTE, JR.
and MARIA E. MAC KENZIE (herein "Trustee"), and the Beneficiary,
THE MONEY STORE/MARYLAND INC., a corporation organized and
existing under the laws of MARYLAND, whose address is
1705 YORK ROAD, LUTHERVILLE, MARYLAND 21093 (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of FREDERICK, State of Maryland:

All that lot of ground being part of a tract called "Resurvey on Long Tail", beginning for the same, with allowance for variations, at a stone standing at the end of the 90th line of the "Resurvey on Spring Gardens", and running thence South 32 1/4° East 14 1/4 perches to a stone in the former Johnsville Turnpike, and running thence by and with the center of said Turnpike, North 26 1/4° East 12 1/6 perches to a point in said Turnpike, thence by and with the southern boundary of the lot formerly owned by Richard Buckey, North 64 3/8° West 11.6 perches to a stone at the southwest corner thereof, thence by and with two lines of division heretofore made, South 51 1/2° West 4 1/5 perches to a stake, thence South 32 1/2° East 23 feet to the place of beginning, containing 104 square perches of land, more or less.

Being the same lot of ground which by Deed dated November 9, 1982 and recorded among the Land Records of Frederick County, Maryland in Liber 1183, folio 750 was granted and conveyed by Leo Maurice Valliere to Richard Alan Smith and Sheri Evelyn Smith.

RECD FEE 21.00
RECD FEE .50
RCRD TAX 343.00
MORGAG 13217 #
#83209 C456 R01 T12:23
F12/19/83

TRANSFER TAX _____
RECORDING FEE 21.00
RECORDATION TAX 363
\$ 384.-

which has the address of _____ WOODSBORO _____
(Street) (City)
MARYLAND 21798 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated DECEMBER 9, 1983 (herein "Note"), in the principal sum of FIFTY-FIVE THOUSAND DOLLARS, \$50,000.00/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on JANUARY 1, 2014; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

FILED August 20, 1985

Ex "B"